

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1 – 102 (Cancelled)

103. (New) A system for providing to web users financial information from a plurality of financial institutions comprising:

a plurality of financial information servers for accessing financial information from each of the plurality of financial institutions;

a web server for accessing the plurality of financial information servers;

a name server for locating the financial information servers; and

at least one web server process for performing the steps of:

- (a) receiving a financial information request from a client, the financial information request comprising the name of a financial information server for servicing the financial information request;
- (b) communicating with the name server to locate a financial information server for servicing the financial information request;
- (c) communicating with the financial information server for servicing the financial information request;
- (d) receiving the requested financial information from the financial

- information server for servicing the financial information request;
- (e) organizing the requested financial information for presentation at the client; and
 - (f) transmitting the organized financial information to the client.
104. (New) The system of claim 103 wherein the plurality of financial information servers are located at different geographic sites.
105. (New) The system of claim 103 wherein the plurality of financial information servers are located at the same geographic site.
106. (New) The system of claim 103 further comprising a data server for processing requests from the financial information server for servicing the financial information request.
107. (New) The system of claim 103 wherein the requested financial information comprises account balance data.
108. (New) The system of claim 103 wherein the requested financial information comprises financial transaction data.
109. (New) The system of claim 103 wherein the financial information request further comprises a name of a financial institution, an account number, and a type of information.
110. (New) The system of claim 103 wherein the web server comprises a user verification component.
111. (New) The system of claim 103 the client is selected from the group consisting of Microsoft® Windows™ applications, web browsers, text-terminals applications, X.25 transactions, and telephony applications.

112. (New) The system of claim 103 wherein the name server comprises pairs of names and locations of financial information servers for processing financial information requests.
113. (New) The system of claim 112 wherein the pairs of names and locations in the name server are loaded into a name lookup database.
114. (New) The system of claim 103 wherein the financial information server for servicing the financial information request is saved at the web server.
115. (New) A method for providing to web users financial information from a plurality of financial institutions comprising:
- (a) providing for access using a web server a plurality of financial information servers for obtaining financial information from each of a plurality of financial institutions;
 - (b) providing for access by the web server a name server for locating the financial information servers;
 - (c) receiving at the web server from a client a financial information request comprising the name of a financial information server for servicing the financial information request;
 - (d) sending from the web server to the name server a request to locate a financial information server for servicing the financial information request;
 - (e) sending from the web server to the financial information server for servicing the financial information a request for financial information according to the financial information request from the client;
 - (f) receiving at the web server the requested financial information from the

financial information server for servicing the financial information request;

- (g) organizing at the web server the requested financial information for presentation at the client; and
 - (h) sending the organized financial information from the web server to client.
116. (New) The method of claim 115 wherein the plurality of financial information servers are located at different geographic sites.
117. (New) The method of claim 115 wherein the plurality of financial information servers are located at the same geographic site.
118. (New) The method of claim 115 wherein the financial information server for servicing the financial information request obtains the requested financial information from a database server.
119. (New) The method of claim 115 wherein the requested financial information comprises account balance data.
120. (New) The method of claim 115 wherein the requested financial information comprises financial transaction data.
121. (New) The method of claim 115 wherein the financial information request further comprises a name of a financial institution, an account number, and a type of information.
122. (New) The method of claim 115 wherein the web server comprises a user verification component.
123. (New) The method of claim 115 wherein the requested financial information is saved at the web server.
124. (New) The method of claim 115 wherein the client is selected from the group

consisting of Microsoft® Windows™ applications, web browsers, text-terminals applications, X.25 transactions, and telephony applications.

125. (New) The method of claim 115 wherein the name server comprises pairs of names and locations of financial information servers for processing financial information requests.
126. (New) The method of claim 125 wherein the pairs of names and locations at the name server are loaded into a name lookup database.
127. (New) A system for processing requests for financial information from a plurality of financial institutions comprising:

- a plurality of financial information servers for accessing financial information from the plurality of financial institutions;

- a web server for receiving financial information requests from clients and receiving from the financial information servers financial information responsive to the financial information requests, the financial information requests comprising a name of a financial information server for processing the financial information request;

- a name server for processing the financial information requests from clients by receiving from each request the name of the financial information server for processing the financial information request and returning location information for the financial information server for processing the financial information request,

- wherein a client of the web server receives from the web server financial information responsive to a financial information request, the financial information

received by the web server which communicates with the financial information server for processing the financial information request according to the location information from the name server.

128. (New) The system of claim 127 wherein the plurality of financial information servers are located at different geographic sites.
129. (New) The system of claim 127 wherein the plurality of financial information servers are located at the same geographic site.
130. (New) The system of claim 127 further comprising a data server for processing requests from the financial information server for servicing the financial information request.
131. (New) The system of claim 127 wherein the requested financial information comprises account balance data.
132. (New) The system of claim 127 wherein the requested financial information comprises financial transaction data.
133. (New) The system of claim 127 wherein the financial information request further comprises a name of a financial institution, an account number, and a type of information.
134. (New) The system of claim 127 wherein the web server comprises a user verification component.
135. The system of claim 127 wherein the financial information responsive to the financial information request is saved at the web server.
136. (New) The system of claim 127 wherein the client is selected from the group consisting of Microsoft® Windows™ applications, web browsers, text-terminals

applications, X.25 transactions, and telephony applications.

137. (New) The system of claim 127 wherein the name server comprises pairs of names and locations of financial information servers for processing financial information requests.
138. (New) The system of claim 137 wherein the pairs of names and locations in the name server are loaded into a name lookup database.
139. (New) A method for processing requests for financial information from a plurality of financial institutions comprising:
 - (a) providing a plurality of financial information servers that obtain financial information the plurality of financial institutions;
 - (b) providing for access by clients a web server that receives financial information requests and communicates with the financial information servers to receive financial information responsive to the financial information requests, the financial information requests comprising a name of a financial information server for processing the financial information request;
 - (c) providing location information for a financial information server for processing a financial information request, the location information provided by a name server that returns the location information for a financial information server for processing a financial information request in response to receiving a name of a financial information server; and
 - (d) providing to a client of the web server financial information responsive to a financial information request, the financial information received by the web

server which communicates with the financial information server for processing the financial information request according to the location information provided by the name server in response to receiving a name of a financial information server in the financial information request.

140. (New) The method of claim 139 wherein the plurality of financial information servers are located at different geographic sites.
141. (New) The method of claim 139 wherein the plurality of financial information servers are located at the same geographic site.
142. (New) The method of claim 139 wherein the financial information server for servicing the financial information request obtains the financial information responsive to the financial information request from a database server.
143. (New) The method of claim 139 wherein the financial information responsive to the financial information request is saved at the web server.
144. (New) The method of claim 139 wherein the financial information responsive to the financial information request comprises account balance data.
145. (New) The method of claim 139 wherein the financial information responsive to the financial information request comprises financial transaction data.
146. (New) The method of claim 139 wherein the financial information request further comprises a name of a financial institution, an account number, and a type of information.
147. (New) The method of claim 139 wherein the web server comprises a user verification component.
148. (New) The method of claim 139 wherein the client is selected from the group

consisting of Microsoft® Windows™ applications, web browsers, text-terminals applications, X.25 transactions, and telephony applications.

149. (New) The method of claim 139 wherein the name server comprises pairs of names and locations of financial information servers for processing financial information requests.
150. (New) The method of claim 149 wherein the pairs of names and locations in the name server are loaded into a name lookup database.

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1 – 102 (Cancelled)

103. (Currently Amended) A system for providing to web users financial information from a plurality of financial institutions comprising:

a plurality of financial information servers for accessing financial information from each of the plurality of financial institutions;

a web server for accessing the plurality of financial information servers;

a name server comprising pairs of names and locations of financial information servers for locating the financial information servers for processing financial information requests; and

at least one web server process for performing the steps of:

- (a) receiving a financial information request from a client, the financial information request comprising the name of a financial information server for servicing the financial information request;
- (b) communicating with the name server to locate a financial information server for servicing the financial information request;
- (c) communicating with the financial information server for servicing the

financial information request;

- (d) receiving the requested financial information from the financial information server for servicing the financial information request;
- (e) organizing the requested financial information for presentation at the client; and
- (f) transmitting the organized financial information to the client.

104. (Previously Presented) The system of claim 103 wherein the plurality of financial information servers are located at different geographic sites.
105. (Previously Presented) The system of claim 103 wherein the plurality of financial information servers are located at the same geographic site.
106. (Previously Presented) The system of claim 103 further comprising a data server for processing requests from the financial information server for servicing the financial information request.
107. (Previously Presented) The system of claim 103 wherein the requested financial information comprises account balance data.
108. (Previously Presented) The system of claim 103 wherein the requested financial information comprises financial transaction data.
109. (Previously Presented) The system of claim 103 wherein the financial information request further comprises a name of a financial institution, an account number, and a type of information.
110. (Previously Presented) The system of claim 103 wherein the web server comprises a user verification component.
111. (Previously Presented) The system of claim 103 the client is selected from the

group consisting of Microsoft® Windows™ applications, web browsers, text-terminals applications, X.25 transactions, and telephony applications.

112. (Cancelled)

113. (Previously Presented) The system of claim ~~112~~¹⁰³ wherein the pairs of names and locations in the name server are loaded into a name lookup database.

114. (Previously Presented) The system of claim 103 wherein the financial information server for servicing the financial information request is saved at the web server.

115. (Currently Amended) A method for providing to web users financial information from a plurality of financial institutions comprising:

- (a) providing for access using a web server a plurality of financial information servers for obtaining financial information from each of a plurality of financial institutions;
- (b) providing for access by the web server a name server comprising pairs of names and locations of financial information servers for locating the financial information servers for processing financial information requests;
- (c) receiving at the web server from a client a financial information request comprising the name of a financial information server for servicing the financial information request;
- (d) sending from the web server to the name server a request to locate a financial information server for servicing the financial information request;
- (e) sending from the web server to the financial information server for servicing the financial information a request for financial information according to the financial information request from the client;

- (f) receiving at the web server the requested financial information from the financial information server for servicing the financial information request;
 - (g) organizing at the web server the requested financial information for presentation at the client; and
 - (h) sending the organized financial information from the web server to client.
116. (Previously Presented) The method of claim 115 wherein the plurality of financial information servers are located at different geographic sites.
117. (Previously Presented) The method of claim 115 wherein the plurality of financial information servers are located at the same geographic site.
118. (Previously Presented) The method of claim 115 wherein the financial information server for servicing the financial information request obtains the requested financial information from a database server.
119. (Previously Presented) The method of claim 115 wherein the requested financial information comprises account balance data.
120. (Previously Presented) The method of claim 115 wherein the requested financial information comprises financial transaction data.
121. (Previously Presented) The method of claim 115 wherein the financial information request further comprises a name of a financial institution, an account number, and a type of information.
122. (Previously Presented) The method of claim 115 wherein the web server comprises a user verification component.
123. (Previously Presented) The method of claim 115 wherein the requested financial information is saved at the web server.

124. (Previously Presented) The method of claim 115 wherein the client is selected from the group consisting of Microsoft® Windows™ applications, web browsers, text-terminals applications, X.25 transactions, and telephony applications.
125. (Cancelled)
126. (Previously Presented) The method of claim ~~125~~¹¹⁵ wherein the pairs of names and locations at the name server are loaded into a name lookup database.
127. (Currently Amended) A system for processing requests for financial information from a plurality of financial institutions comprising:
- a plurality of financial information servers for accessing financial information from the plurality of financial institutions;
 - a web server for receiving financial information requests from clients and receiving from the financial information servers financial information responsive to the financial information requests, the financial information requests comprising a name of a financial information server for processing the financial information request;
 - a name server comprising pairs of names and locations of financial information servers for processing the financial information requests from clients by receiving from each request the name of the financial information server for processing the financial information request and returning location information for the financial information server for processing the financial information request,
 - wherein a client of the web server receives from the web server financial information responsive to a financial information request, the financial information received by the web server which communicates with the financial information

server for processing the financial information request according to the location information from the name server.

128. (Previously Presented) The system of claim 127 wherein the plurality of financial information servers are located at different geographic sites.
129. (Previously Presented) The system of claim 127 wherein the plurality of financial information servers are located at the same geographic site.
130. (Previously Presented) The system of claim 127 further comprising a data server for processing requests from the financial information server for servicing the financial information request.
131. (Previously Presented) The system of claim 127 wherein the requested financial information comprises account balance data.
132. (Previously Presented) The system of claim 127 wherein the requested financial information comprises financial transaction data.
133. (Previously Presented) The system of claim 127 wherein the financial information request further comprises a name of a financial institution, an account number, and a type of information.
134. (Previously Presented) The system of claim 127 wherein the web server comprises a user verification component.
135. The system of claim 127 wherein the financial information responsive to the financial information request is saved at the web server.
136. (Previously Presented) The system of claim 127 wherein the client is selected from the group consisting of Microsoft® Windows™ applications, web browsers, text-terminals applications, X.25 transactions, and telephony applications.

137. (Cancelled)

138. (Previously Presented) The system of claim ¹²⁷137 wherein the pairs of names and locations in the name server are loaded into a name lookup database.

139. (Currently Amended) A method for processing requests for financial information from a plurality of financial institutions comprising:

- (a) providing a plurality of financial information servers that obtain financial information the plurality of financial institutions;
- (b) providing for access by clients a web server that receives financial information requests and communicates with the financial information servers to receive financial information responsive to the financial information requests, the financial information requests comprising a name of a financial information server for processing the financial information request;
- (c) providing location information for a financial information server for processing a financial information request, the location information provided by a name server comprising pairs of names and locations of financial information servers that returns the location information for a financial information server for processing a financial information request in response to receiving a name of a financial information server; and
- (d) providing to a client of the web server financial information responsive to a financial information request, the financial information received by the web server which communicates with the financial information server for processing the financial information request according to the location

information provided by the name server in response to receiving a name of a financial information server in the financial information request.

140. (Previously Presented) The method of claim 139 wherein the plurality of financial information servers are located at different geographic sites.
141. (Previously Presented) The method of claim 139 wherein the plurality of financial information servers are located at the same geographic site.
142. (Previously Presented) The method of claim 139 wherein the financial information server for servicing the financial information request obtains the financial information responsive to the financial information request from a database server.
143. (Previously Presented) The method of claim 139 wherein the financial information responsive to the financial information request is saved at the web server.
144. (Previously Presented) The method of claim 139 wherein the financial information responsive to the financial information request comprises account balance data.
145. (Previously Presented) The method of claim 139 wherein the financial information responsive to the financial information request comprises financial transaction data.
146. (Previously Presented) The method of claim 139 wherein the financial information request further comprises a name of a financial institution, an account number, and a type of information.
147. (Previously Presented) The method of claim 139 wherein the web server

comprises a user verification component.

148. (Previously Presented) The method of claim 139 wherein the client is selected from the group consisting of Microsoft® Windows™ applications, web browsers, text-terminals applications, X.25 transactions, and telephony applications.
149. (Cancelled) ¹³⁹
150. (Previously Presented) The method of claim ~~149~~ wherein the pairs of names and locations in the name server are loaded into a name lookup database.